UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINIOS

In re: JIMMIE D. JAMES \$ Case No. 06-71717 KIMBERLY A. JAMES \$ Debtors \$

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/21/2006.
- 2) The plan was confirmed on 12/15/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C \S 1329 on 07/31/2009, 03/19/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/03/2010.
- 5) The case was completed on 09/20/2011.
- 6) Number of months from filing or conversion to last payment: <u>59</u>.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,200.00.
- 10) Amount of unsecured claims discharged without full payment: \$1,089.14.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:		
Total paid by or on behalf of t	the debtor \$ 47,402.85	
Less amount refunded to debt	tor \$ 20.00	
NET RECEIPTS		\$ 47,382.85

Expenses of Administration:

Attorney's Fees Paid Through the Plan
Court Costs
\$ 0.00
Trustee Expenses & Compensation
Other
\$ 3,000.00
\$ 3,207.15

TOTAL EXPENSES OF ADMINISTRATION

\$ 6,207.15

Attorney fees paid and disclosed by debtor: \$ 0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
BALSLEY & DAHLBERG LLP	Lgl	3,000.00	3,000.00	3,000.00	3,000.00	0.00
SPRINGLEAF FINANCIAL	Uns	4,620.00	3,402.18	3,402.18	3,402.18	0.00
CAPITAL ONE AUTO FINANCE	Sec	11,500.00	12,987.85	11,500.00	11,500.00	1,127.24
CAPITAL ONE AUTO FINANCE	Uns	1,220.00	0.00	1,487.85	1,487.85	0.00
HSBC MORTGAGE SERVICES	Sec	0.00	74,878.55	0.00	0.00	0.00
HSBC MORTGAGE SERVICES	Sec	0.00	18,911.59	0.00	0.00	0.00
THE NATIONAL BANK & TRUST CO	Sec	6,586.00	6,712.69	6,586.00	6,586.00	649.76
THE NATIONAL BANK & TRUST CO	Uns	0.00	0.00	126.69	126.69	0.00
AMERICASH LOANS LLC	Uns	648.80	728.77	728.77	728.77	0.00
MUTUAL MANAGEMENT SERVICES	Uns	1,197.50	1,177.50	1,177.50	1,177.50	0.00
C.B. ACCOUNTS	Uns	680.60	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,662.18	454.47	454.47	454.47	0.00
CREDITORS PROTECTION SERVICE,	Uns	786.00	786.00	786.00	786.00	0.00
ROCKFORD CARDIOLOGY	Uns	713.00	804.15	804.15	804.15	0.00
ROCKFORD MERCANTILE AGENCY	Uns	1,981.52	6,624.02	6,624.02	6,624.02	0.00
SECURITY FINANCE	Uns	480.00	451.82	451.82	451.82	0.00
SWEDISH AMERICAN HOSPITAL	Uns	87.93	NA	NA	0.00	0.00
SWEDISH AMERICAN MEDICAL	Uns	257.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
TALK AMERICA	Uns	63.61	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	1,293.38	1,367.57	1,367.57	1,367.57	0.00
CAPITAL ONE BANK (USA) NA	Uns	0.00	141.58	141.58	141.58	0.00
CAPITAL ONE BANK (USA) NA	Uns	0.00	663.23	663.23	663.23	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	340.68	340.68	340.68	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	377.90	377.90	377.90	0.00
SPRINGLEAF FINANCIAL	Uns	0.00	3,402.18	0.00	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	2,378.29	2,378.29	2,378.29	0.00

Summary of Disbursements to Creditors:				
Secured Payments:	Claim Allowed	Principal Paid	Interest Paid	
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00	
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00	
Debt Secured by Vehicle	\$ 18,086.00	\$ 18,086.00	\$ 1,777.00	
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00	
TOTAL SECURED:	\$ 18,086.00	\$ 18,086.00	\$ 1,777.00	
Priority Unsecured Payments:				
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00	
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00	
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00	
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00	
GENERAL UNSECURED PAYMENTS:	\$ 21,312.70	\$ 21,312.70	\$ 0.00	

Disbursements:

Expenses of Administration \$ 6,207.15 Disbursements to Creditors \$ 41,175.70

TOTAL DISBURSEMENTS: \$ 47,382.85

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/23/2011 By: /s/ Lydia S. Meyer Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.